

In this month's newsletter, with the commencement of the new financial year, we begin by providing information about change in several key personal finance areas for wealth accumulators, pre-retirees and retirees. Our animation illustrates borrowing power, and the importance of understanding the difference between potential and actual borrowing power when looking to enter the residential property market. We discuss life insurance, whereby an insurer may include one or more beneficial supplementary provisions alongside the core provisions of their life insurance policy offering. We cover the HomeBuilder grant program for eligible owner-occupiers (including first home buyers), which is a new COVID-19 economic response recently announced by the Government. Lastly, we leave you with an insightful video on consumer purchases by National Geographic—it investigates whether a product's price can influence our pre-purchase expectation, and post-purchase experience, of its quality.

In addition, our [learning modules](#) have been updated to reflect new legislation from 1 July 2020.

1 July 2020: Change in the new financial year

A new financial year can mean change—thresholds and rates can increase (or decrease), and legislation can take effect. In this article, we provide information on change occurring from 1 July 2020.

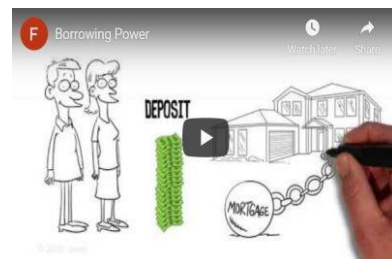
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Your borrowing power animation

When looking to enter the property market, gauging our potential borrowing power can be useful. In this animation, we illustrate borrowing power—both potential and actual borrowing power.

[Launch Video](#)



Life insurance: Core & supplementary provisions

There can be many benefits to holding life insurance. In this article, we discuss several supplementary provisions held in some life insurance policies that have a focus on enhanced coverage.

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4 June 2020: The HomeBuilder grant program

The construction industry (among others) has been adversely impacted by COVID-19. In this article, we provide information on the Government's recently announced HomeBuilder grant program.

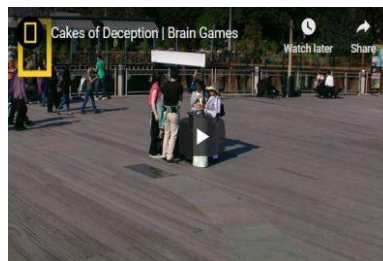
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Consumerism: Product price, expectation & experience

Can a product's price influence our pre-purchase expectation, and post-purchase experience, of its quality? In this video, National Geographic conducts an experiment to investigate this further.

[Launch Video](#)



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